

Q: What if my lender requires flood insurance but I don't think my property is in the SFHA?

A: A lender may set requirements for flood insurance that are more stringent than those set by FEMA. If the lender is requiring the insurance to meet mandatory flood insurance purchase requirements, then the property owner and the lender may jointly request that FEMA review the lender's determination. In response, FEMA will issue a Letter of Determination Review (LODR)

Q: What is an Elevation Certificate?

A: An Elevation Certificate certifies the elevation of the lowest building opening. It is used to provide information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the property flood insurance premium rate, and/or to support a request to alter the FIRM.

Q: When do I need an Elevation Certificate?

A: The City may require an Elevation Certificate prior to obtaining a Certificate of Occupancy on a new home or commercial building due to floodplain management ordinances. You may need one if you feel that the flood insurance premium you're given is incorrect. You also may need one if you intend to provide FEMA with documentation showing that the FIRM is incorrect.

If you have questions, please contact Planning & Community Development at 785-309-5720.

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FEMA Floodplain Questions



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FEMA FLOODPLAIN QUESTIONS

Q: What is a floodplain?

A: A floodplain is an area that will be inundated by a flood from a river, creek, ditch, lake or other source of flooding.

Q: What is a 100-year flood?

A: It is the flood that statistically has a 1% chance of occurring each year

Q: What is a 100-year floodplain?

A: The area that will be inundated by the 100-year flood. It is also the area that is referred to by FEMA as the Special Flood Hazard Area (SFHA). It is the area of community where development must be regulated through a local ordinance conforming to the National Flood Insurance Program (NFIP).

Q: What is FEMA?

A: FEMA is the Federal Emergency Management Agency. It is an independent agency of the federal government with the mission “to reduce loss of life and property and protect our nation’s critical infrastructure from all types of hazards through a comprehensive, risk-based, emergency management program of mitigation, preparedness, response and recovery”.

Q: How do I know if my property is in a FEMA floodplain?

A: The Flood Insurance Rate Maps (FIRMS’s) produced by FEMA are the most common used to identify FEMA floodplain areas. Several areas of flood hazards are identified on the FIRM, including the SFHA. Using this map, a property can be located and floodplain status determination can be made. FEMA maps are kept on file at the City-County Building, Room 201 and may be viewed at any time. Areas annexed since 1986 are not covered by these maps but are shown on county map panels. These maps are available from the City as well and may be used to aid in floodplain status determination.

Q: Is a FEMA floodplain the only type of floodplain?

A: No. FEMA only regulates the 100-year floodplain for channels that have watershed (area that drains to them) greater than 1 square mile. Smaller channels, as well as storm sewer systems, all have the potential to cause flooding.

Q: If my property isn’t in any type of 100-year floodplain, could it still flood?

A: Yes. Open channels, natural streams and enclosed storm sewer systems might become clogged. Other obstructions, such as landscaping, might change the direction of flow, causing it to be collected into a portion of a system undersized for that flow.

Q: How are flood hazard areas and flood levels determined?

A: They are determined using statistical analyses of records of riverflow and rainfall; information obtained through consultation with the community; topographic surveys; and hydrologic and hydraulic analyses using computer models.

Q: Can the floodplain location change?

A: Yes. Often the floodplain changes because of development upstream. Sometimes errors are found on the FEMA maps and a revision can change the floodplain boundary. Sometimes drainage way alignments shift, either naturally or by development activities, changing the floodplain boundary. The current FIRM designates the official FEMA floodplain boundary for insurance purposes based on a 1986 flood study, but changes may be made to it in the future.

Q: Does the City require floodplain insurance?

A: No. It is a federal requirement. The U.S. Congress established the National Flood Insurance Program (NFIP) in 1968. Participation in the NFIP is based on an agreement between local communities and the Federal Government that states if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas, the Federal Government will make flood insurance available within the community as a financial protection against flood losses.